

This policy form is for Comprehensive Long-Term Care. This is a Partnership type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$130 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

☒ per day      ☐ per week      ☐ per month  
☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☒ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

For facility type benefits, premiums are waived after the elimination period, if any, is satisfied. For HHC type benefits, premiums are waived after 90 days of receiving covered services. Premium for any attached riders are also waived.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$130 daily benefit amount.

| 30 Day Elimination Period.    |                         |                              | 90 Day Elimination Period.    |                              |  | 90 Day Elimination Period. |                              |  |
|-------------------------------|-------------------------|------------------------------|-------------------------------|------------------------------|--|----------------------------|------------------------------|--|
| 3 Year Maximum Policy Benefit |                         |                              | 3 Year Maximum Policy Benefit |                              |  | Lifetime Benefit           |                              |  |
| Issue Age                     | No Inflation Protection | With 5% Inflation Protection | No Inflation Protection       | With 5% Inflation Protection |  | No Inflation Protection    | With 5% Inflation Protection |  |
| 50                            | Not Available           | <b>\$1,135</b>               | Not Available                 | <b>\$1,020</b>               |  | Not Available              | <b>\$1,916</b>               |  |
| 55                            | Not Available           | <b>\$1,429</b>               | Not Available                 | <b>\$1,285</b>               |  | Not Available              | <b>\$2,375</b>               |  |
| 60                            | Not Available           | <b>\$1,868</b>               | Not Available                 | <b>\$1,679</b>               |  | Not Available              | <b>\$3,036</b>               |  |
| 65                            | Not Available           | <b>\$2,505</b>               | Not Available                 | <b>\$2,251</b>               |  | Not Available              | <b>\$3,994</b>               |  |
| 70                            | Not Available           | <b>\$3,532</b>               | Not Available                 | <b>\$3,174</b>               |  | Not Available              | <b>\$5,540</b>               |  |
| 75                            | Not Available           | <b>\$5,045</b>               | Not Available                 | <b>\$4,535</b>               |  | Not Available              | <b>\$7,663</b>               |  |
| 80                            | Not Available           | <b>\$7,370</b>               | Not Available                 | <b>\$6,624</b>               |  | Not Available              | <b>Not Available</b>         |  |

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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**Maximum Policy Benefit Amounts**

☐ 1 Yr.      ☐ 2 Yrs.      ☐ 3 Yrs.      ☐ 4 Yrs.  
☐ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

☐ 0 days      ☐ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

☒ per day      ☐ per week      ☐ per month  
☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☐ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

Policy Premiums will be waived after satisfying the Elimination Period

Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$130 daily benefit amount.

| 30 Day Elimination Period.    |                         |                              | 90 Day Elimination Period.    |                              |  | 90 Day Elimination Period. |                              |  |
|-------------------------------|-------------------------|------------------------------|-------------------------------|------------------------------|--|----------------------------|------------------------------|--|
| 3 Year Maximum Policy Benefit |                         |                              | 3 Year Maximum Policy Benefit |                              |  | Lifetime Benefit           |                              |  |
| Issue Age                     | No Inflation Protection | With 5% Inflation Protection | No Inflation Protection       | With 5% Inflation Protection |  | No Inflation Protection    | With 5% Inflation Protection |  |
| 50                            | Not Available           | \$1,432                      | Not Available                 | \$1,191                      |  | Not Available              | \$2,107                      |  |
| 55                            | Not Available           | \$1,597                      | Not Available                 | \$1,300                      |  | Not Available              | \$2,561                      |  |
| 60                            | Not Available           | \$2,020                      | Not Available                 | \$1,623                      |  | Not Available              | \$2,974                      |  |
| 65                            | Not Available           | \$2,745                      | Not Available                 | \$2,307                      |  | Not Available              | \$4,048                      |  |
| 70                            | Not Available           | \$4,085                      | Not Available                 | \$3,654                      |  | Not Available              | \$5,561                      |  |
| 75                            | Not Available           | \$6,600                      | Not Available                 | \$6,114                      |  | Not Available              | \$8,740                      |  |
| 80                            | Not Available           | Not Available                | Not Available                 | Not Available                |  | Not Available              | Not Available                |  |

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**Maximum Policy Benefit Amounts**

☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

☐ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$110 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

☒ per day      ☐ per week      ☐ per month

☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%      ☐ 60%      ☐ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

While receiving benefits and after the satisfaction of the elimination period.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$130 daily benefit amount.

| 30 Day Elimination Period.    |                         |                              | 90 Day Elimination Period.    |                              |  | 90 Day Elimination Period. |                              |  |
|-------------------------------|-------------------------|------------------------------|-------------------------------|------------------------------|--|----------------------------|------------------------------|--|
| 3 Year Maximum Policy Benefit |                         |                              | 3 Year Maximum Policy Benefit |                              |  | Lifetime Benefit           |                              |  |
| Issue Age                     | No Inflation Protection | With 5% Inflation Protection | No Inflation Protection       | With 5% Inflation Protection |  | No Inflation Protection    | With 5% Inflation Protection |  |
| 50                            | Not Available           | \$1,275                      | Not Available                 | \$1,020                      |  | Not Available              | \$2,142                      |  |
| 55                            | Not Available           | \$1,541                      | Not Available                 | \$1,233                      |  | Not Available              | \$2,474                      |  |
| 60                            | Not Available           | \$1,902                      | Not Available                 | \$1,522                      |  | Not Available              | \$2,958                      |  |
| 65                            | Not Available           | \$2,444                      | Not Available                 | \$1,955                      |  | Not Available              | \$3,723                      |  |
| 70                            | Not Available           | \$3,538                      | Not Available                 | \$2,831                      |  | Not Available              | \$5,304                      |  |
| 75                            | Not Available           | \$5,546                      | Not Available                 | \$4,437                      |  | Not Available              | \$7,871                      |  |
| 80                            | Not Available           | \$9,254                      | Not Available                 | \$7,404                      |  | Not Available              | Not Available                |  |

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**Maximum Policy Benefit Amounts**

☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

☐ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☒ 90 days      ☐ Calendar Day  
☐ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

☐ per day      ☐ per week      ☒ per month  
☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☐ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ 60%      ☒ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

Takes effect upon benefit eligibility(after elimination period is satisfied).

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$130 daily benefit amount.

| 20* Day Elimination Period.   |                         |                              | 90 Day Elimination Period.    |                              | 90 Day Elimination Period. |                              |
|-------------------------------|-------------------------|------------------------------|-------------------------------|------------------------------|----------------------------|------------------------------|
| 3 Year Maximum Policy Benefit |                         |                              | 3 Year Maximum Policy Benefit |                              | Lifetime Benefit           |                              |
| Issue Age                     | No Inflation Protection | With 5% Inflation Protection | No Inflation Protection       | With 5% Inflation Protection | No Inflation Protection    | With 5% Inflation Protection |
| 50                            | Not Available           | <b>\$1,812</b>               | Not Available                 | <b>\$1,604</b>               | Not Available              | <b>\$3,199</b>               |
| 55                            | Not Available           | <b>\$1,957</b>               | Not Available                 | <b>\$1,732</b>               | Not Available              | <b>\$3,471</b>               |
| 60                            | Not Available           | <b>\$2,438</b>               | Not Available                 | <b>\$2,157</b>               | Not Available              | <b>\$4,433</b>               |
| 65                            | Not Available           | <b>\$3,287</b>               | Not Available                 | <b>\$2,909</b>               | Not Available              | <b>\$5,893</b>               |
| 70                            | Not Available           | <b>\$4,949</b>               | Not Available                 | <b>\$4,380</b>               | Not Available              | <b>\$8,490</b>               |
| 75                            | Not Available           | <b>\$7,962</b>               | Not Available                 | <b>\$7,046</b>               | Not Available              | <b>\$13,179</b>              |
| 80                            | Not Available           | <b>\$12,468</b>              | Not Available                 | <b>\$11,034</b>              | Not Available              | <b>\$20,049</b>              |

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☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

☐ 0 days      ☐ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☒ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

☒ per day      ☐ per week      ☐ per month  
☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☒ 90%      ☒ 80%      ☐ 75%  
☒ 70%      ☒ 60%      ☒ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until benefits are no longer being received.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$130 daily benefit amount.

| 30 Day Elimination Period.    |                         |                              | 90 Day Elimination Period.    |                              | 90 Day Elimination Period. |                              |
|-------------------------------|-------------------------|------------------------------|-------------------------------|------------------------------|----------------------------|------------------------------|
| 3 Year Maximum Policy Benefit |                         |                              | 3 Year Maximum Policy Benefit |                              | Lifetime Benefit           |                              |
| Issue Age                     | No Inflation Protection | With 5% Inflation Protection | No Inflation Protection       | With 5% Inflation Protection | No Inflation Protection    | With 5% Inflation Protection |
| 50                            | Not Available           | \$1,372                      | Not Available                 | \$1,083                      | Not Available              | \$1,955                      |
| 55                            | Not Available           | \$1,812                      | Not Available                 | \$1,427                      | Not Available              | \$2,550                      |
| 60                            | Not Available           | \$2,194                      | Not Available                 | \$1,727                      | Not Available              | \$3,052                      |
| 65                            | Not Available           | \$2,819                      | Not Available                 | \$2,215                      | Not Available              | \$3,870                      |
| 70                            | Not Available           | \$3,760                      | Not Available                 | \$2,947                      | Not Available              | \$5,113                      |
| 75                            | Not Available           | \$5,624                      | Not Available                 | \$4,444                      | Not Available              | \$7,697                      |
| 80                            | Not Available           | Not Available                | Not Available                 | Not Available                | Not Available              | Not Available                |

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